

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-27238-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steven D. Owens Sr.  
31 Lawrence Rd.  
Bridgeton, NJ 08302

Social Security No.:  
xxx-xx-8140

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 11/13/19  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: September 16, 2019  
JAN: eag

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Steven D. Owens, Sr.  
 Debtor

Case No. 19-27238-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 24

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db  
 518449891 +Steven D. Owens, Sr., 31 Lawrence Rd., Bridgeton, NJ 08302-4601  
 518449892 +Atlantic Credit & Finance Incorporated, POB 2083, Warren, Michigan 48090-2083  
 518449892 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, POB 982238, El Paso, Texas 79998)  
 518449893 Citi Bank, POB 6403, Sioux Falls, South Dakota 57117-6403  
 518449894 +HSBC Bank Nevada N.A., 1111 North Town Center Drive, Las Vegas, Nevada 89144-6364  
 518449895 Inspira Health Network, POB 48274, Newark, New Jersey 07101-8474  
 518449896 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Westmont, New Jersey 08108-2812  
 518449899 New Jersey Office of the Attorney General, Richard J. Hughes Justice Complex,  
 25 Market St. POB 112, Trenton, New Jersey 08625-0112  
 518449900 +PMAB, LLC, 4135 South Stream Blvd., Suite 400, Charlotte, North Carolina 28217-4636  
 518449902 +Resolve Partners LLC, 303 C Pisah Church Rd., Greensboro, North Carolina 27455-2755  
 518449903 +Salem Medical Professional, 4 Bypass Rd., #101, Salem, New Jersey 08079-2053  
 518449904 State of New Jersey Division of Taxation, POB 046, Trenton, New Jersey 08646-0046  
 518449906 +US Dept. of Education, P. O. Box 5609, Greenville, Texas 75403-5609  
 518449905 +United Teletech Financial, 205 Hance Ave., Tinton Falls, NJ 07724-2764  
 518449907 +WFFNB/Raymour & Flanigan, 7248 Morgan Road, Liverpool, New York 13090-4535  
 518449908 +Windsor Court Apartments, 1831 Hidden Lane, Lancaster, Pennsylvania 17603-2318  
 518449909 +Workout Anytime Broadway, 7320 Norris Freeway, Knoxville, Tennessee 37918-5746

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 17 2019 00:15:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 17 2019 00:15:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518449890 +E-mail/Text: ally@ebn.phinsolutions.com Sep 17 2019 00:11:56 Ally Financial, POB 380901,  
 Bloomington, Minnesota 55438-0901  
 518449897 E-mail/Text: camanagement@mtb.com Sep 17 2019 00:15:28 M&T Bank, POB 1288,  
 Buffalo, New York 14240-1288  
 518449898 +E-mail/Text: mmrgbk@miramedrg.com Sep 17 2019 00:15:59 Miramed Revene Group,  
 360 E. 22nd St., Lombard, Illinois 60148-4924  
 518449901 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 17 2019 00:19:15  
 Portfolio Recovery Services, 120 Corporate Blvd., Norfolk, Virginia 23502-4952  
 518450583 +E-mail/PDF: gecsedirecoverycorp.com Sep 17 2019 00:17:57 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
 Victor Druziako on behalf of Debtor Steven D. Owens, Sr. bkdruziako@aol.com

TOTAL: 3